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AUTHOR Schoenberg, Arthur; Stichter, Kenneth
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ABSTRACT

A major assignment for twelfth grade social science students at a California high school deals with the basic components of survival on one's own. Students must simulate moving out of their parents' home, finding a job, making major household and transportation purchases, buying on credit, investing money, buying insurance, and getting involved in other activities related to economic survival. Students accomplish these tasks by completing a series of biweekly budgets. An element of unexpected occurrences is brought into the simulation through "fate cards" which describe situations such as sickness, taxes, or a mother-in-law moving in. The entire project is enhanced by class businesses such as a class bank and investment brokers. Complete directions and some of the necessary handouts for conducting this simulation are included. (LP)

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ECONOMICS AND AMERICAN GOVERNMENT:
SENIOR ECONOMIC AND POLITICAL SURVIVAL PROJECT

1984

Sonora High School
La Habra, California

Arthur Schoenberg and Kenneth Stichter

5d015-472

OUTSTANDING PROGRAM DESCRIPTION FORM

Name of School, District or Agency Sonora High School Grade Levels 12
 Address 401 South Palm, La Habra, Calif. Telephone (714) 738-3351
 City La Habra State Calif. Zip 90631
 Name of Contact Person Arthur Schoenberg ACSA Region 17
 Name of Course, Program, Project or Policy Economics and American Government, "Economic and Political Survival Project"
 Date of Operation of Program or Project Approximately 1978 to current year

- In 300 words or less please describe your program specifically enough for others to follow. Please include your program's
- (1) primary purpose (how it benefits students)
 - (2) participants (grade levels of students, professional staff, community persons, etc)
 - (3) evaluation data (if available)

As the title indicates, The Senior Economic and Political Survival Project is a major assignment for all twelfth grade social science students at Sonora High School and deals with the basic components of "survival on one's own." The assignment is actually a "story" or simulation in which the student pretends to "move out", find a job, make major food, household and transportation purchases, buy on credit, invest in savings accounts, stocks, bonds, and other investments, buy insurance, and get involved in other such activities related to economic "survival." Students accomplish this by completing a series of bi-weekly budgets which form the basis of class discussion and which act as written evaluation instruments for measuring student success with this project. The budgets ask the students to summarize typical income and expense situations and the assignments become progressively more varying and complex as new expense problems and income (investment) opportunities are added. The element of "unexpected occurrences" is brought into the game as students must draw from a "fate box" which may add to or subtract from their budget at the last minute. Students do this assignment as single individuals or married couples. Married couples work on the project together, are honored with a school "wedding party", and must choose from a second "married couples fate box" which features the obvious consequences. Students must also complete a series of reports called "political happenings" which test legal and political survival skills. By choosing an assignment from still another "fate box" students may be sued, asked to seek legal assistance, prepare a will, be victimized by an episode of consumer abuse, champion some civic or community cause, or decide to run for political office. Reports in written and oral form serve to evaluate this part of the project. The entire assignment is further enhanced by class businesses such as a class bank and investment brokers to optimize student involvement. This project is required for all twelfth grade Economics and American Government students.

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GOVERNMENT AND ECONOMICS

SENIOR ECONOMIC AND POLITICAL SURVIVAL PROJECT

First Semester

Conceptual Statement

Your major project for this entire year in both Economics and American Government class is a rather involved report which will grow out of you, the student, simulating or "role-playing" an individual's attempt at living on his own and his basic economic and political survival. Although this is a year-long assignment, different parts of the report will be handed in every two weeks and all students must be prepared to report orally on a particular bi-weekly segment when called upon by the teacher. Class discussions will mainly be elicited from these oral presentations rather than the "lecture method."

A student who is not prepared with a particular bi-weekly assignment when called upon will lose five points from the total grade of the report.

The project is actually a game or a story, and most of the bi-weekly assignments ask the student to compute a budget apropos to the story, and to summarize and structure a strategy to resolve a political problem. Examples of these assignments might include such activities as applying for a job, researching food prices, financing an automobile, investing, keeping expenditures down, organizing a political campaign, retaining an attorney, finding legal solutions to "rip-off situations", and in general, gaining an understanding of the laws, responsibilities and authority that exists for the average citizen. Even though it would be highly unfair to base a grade on this, it will be interesting to see which students "win the game" by coming out with the best pattern of survival; that is, accumulating the most money and coping best with the political problems.

General Objectives

Generally speaking, the objectives of the project are as follows:

- A. The student will learn how to devise a personal budget and logically manipulate income and expenses.
- B. The student will learn "comparison shopping" in his purchase of the various goods and services necessary for "survival" in living away from home.
- C. The student will learn income growth through his simulated investments in such opportunities as savings programs, the stock market, mutual funds, commodities, all types of bonds, and real estate.
- D. The student will deal with credit and installment plans through his simulated purchases of major items on credit. Students will also gain insight into the extension of credit and investment opportunities through "class businesses" such as simulated banks, mutual funds and investment brokers.

- E. The student will learn career skills by roleplaying an application for a job. He will learn to evaluate alternate job opportunities, write a good resume, and assess his marketable skills by taking various career assessment tests such as "JOB-O."
- F. The student will learn the skills involved in filing proper income tax forms for his income derived in this game.
- G. There are a number of situations that the average American encounters as a resident of a community. The student will "role play" situations that involve working with, through, and in opposition to a city government, school district, and other local agencies.
- H. Each student will be confronted with problems that focus on the citizen's relation to county and state government. These experiences will aid in developing knowledge about the power and operation of these institutions.
- I. The power and functions of the Federal government are often viewed as remote to most citizens. Students will encounter a number of realistic situations that call on them to develop knowledge concerning the operation of the National Government.
- J. Each student will be involved in legal situations that include Civil and Criminal Law. These experiences should aid in developing a working knowledge of the legal implications of citizenship.

The Assignment

You have decided to move away from home and get a place of your own. You are going to do this alone, or as a married individual. You must "survive"--try to "make it" without moving back to the secure family roost. You must describe the survival in the form of written, and possibly oral, bi-weekly reports which shall be called personal life reports. A personal life report, in general, will consist of the following:

1. A budget which summarizes certain income and expenses as outlined by this paper and modified by Fate Box #1 (unexpected economic circumstances which change dollar amount of budgets).
2. A political happening report in which the student chooses a political problem that supposedly has happened to him from Fate Box #2. As with Fate Box #1, political happening situations are chosen blindly and place the student in problem positions relating to such categories as criminal or civil law (felony misdemeanor, tort, civil case) local politics (e.g. running for local office, protesting some local law or institution, seeking some type of local redress and consumer abuse). Political happening reports should consist of a restatement of the problem, several well developed paragraphs and a conclusion. Fate Box #2 problems are chosen once during each semester prior to when the reports are due.
3. A modification of the budget by Fate Box #3, which is for married couples only and which are chosen approximately every fourth time. They include the "obvious circumstances" that might befall married couples.

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Team Approach

As the two disciplines are closely related, the Economics and American Government classes will be using a "team approach" for this project and combining classes one, and possibly two, days per week. Generally speaking, the activities taking place on these team days will be as follows:

Alternate Friday A -- a bi-weekly personal life report is due. One of your teachers will walk around the room with Fate Box #1. All students will choose, go through a brief shock, laugh or cry, and when composure is regained, read to the class and add to budget report. A random number of students will then be called on to read both their budget and political happening reports to the class with questions and discussion following. Finally, time permitting, all students will choose a new Fate Box #2 political happening assignment which will be due at the next bi-weekly report.

Alternate Friday B -- no report is due. The time will be used for audio visual presentations, lectures, special events (e.g. wedding party, baby showers, guest speakers, etc.) which pertain to the project. It will also be used for additional oral reports held over from the previous week and/or time for the "class businesses" to operate.

SPECIFIC PARTS OF THE ASSIGNMENT

Task #1 - JOB

To begin, you must obtain some income. We shall start with the most basic type. "Get a job" by taking the "Job-O" occupational evaluation to determine your job interests. (Do the entire test, including the summary on the last page.) Then decide on a "job" for this game that more or less follows what you learned about your strong occupational areas but whose requirements are no more than a high school diploma plus a two-year vocational certificate at some specialized school (Example - a "dental hygienist is OK but not the dentist). Find the job title and salary information in either the newspaper, work experience files, career center sources such as S.R.A. or D.O.T. extracts, the California Occupational Handbook or the new computer terminal at the career center. (An exact address and company are unnecessary.) In your notebook, record the job title and salary. You will pretend to be paid every two weeks (bi-weekly) and your salary, therefore, will be determined by taking the annual salary stated in the ad or extract, dividing by 26, (or monthly by 2) and deducting 30% for normal deductions of which 15% will go for federal income tax withheld and 15% for all other deductions such as F.I.C.A., state withholding, private pension plans and union dues. Later in the year, you will be doing a federal income tax form for this game and this information will be necessary. One final thing -- before pretending to be hired, you must also do a job resume (examples in resource and career center). All income and expenses will be calculated on a bi-weekly (or twice monthly) basis regardless of actual due dates of assignments.

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Task #2 - "THE BASICS" - HOUSING, FURNITURE, FOOD

Now that you have a job, it is time to obtain housing, buy some basic furniture, and figure out a food budget.

1. "Rent an apartment" using newspaper ads or actually going to a building in your area. In your notebook, describe the address of the building, type of apartment including amenities and bi-weekly rent. Add \$15.00 for gas and electric usage and \$7 for phone. (If your apartment comes "utilities included" just add the phone.) You may share an apartment, one bedroom per person, with a classmate, dividing rental expenses. Each person writes their own individual budgets, with only housing expenses being shared.
2. "Buy some furniture" - just the basics - at least two essential pieces will do. We will add more later. See what you can afford, use newspaper ads or go to a store in your area, and in your notebook, describe the items purchased including the prices plus tax. If you wish to buy more than you can afford, go to the class bank for financing. Even furnished apartments require some household purchases.
3. Food and Household Budget - We shall now establish a "household expense budget" which we shall use for the rest of the project. You are to "buy" enough food and other household items such as cleansers to last for two weeks (minimum 20 items). You are then to comparison shop these items by listing the brands, sizes, and grade labels if any, and go to three different markets. Set up a chart in your notebook indicating the prices for all items at all three markets. Indicate the totals at all stores and circle the one you like best. This will be your "household expense". Your bi-weekly household budget is expected to be "realistic" with current cost of living expenses.

Task #3 - WEDDING

At some time during this period, we will plan and hold a wedding party for all students who are doing this project as married couples. All students will contribute something (refreshments, decorations, the wedding ceremony and officiating, music, entertainment, photography) to the success of the wedding. This will be a required 10 point assignment. Brides and grooms get their 10 points for just being brides and grooms. They also receive a \$1,000 wedding present as additional income. A commitment to marriage must last for at least the duration of the semester.

Task #4 - FIRST PERSONAL LIFE REPORT

Your first personal life report is due today. It will consist of the first budget (5), the Job-O answer sheet (5), your job resume (5), a description of your job, apartment and furniture (5), and your comparison shopping list (10). A "political happening" is not due this first time but will be assigned later. This first report will be worth 30 points.

1. Income
 - a) job
 - b) wedding present
2. Expenses
 - a) rent
 - b) utilities and phone
 - c) furniture purchase
 - d) household expenses
 - e) miscellaneous (clothing, entertainment, transportation)
give examples
3. Reserve (subtract 2 from 1)
4. Plus or minus Fate Box #1
5. Final Reserve

Task # 5 - SAVINGS

Establish a savings program utilizing the class banks. Decide on how much of your reserve you can afford to place in savings. Your interest will be 6% compounded by the class bankers quarterly. You may withdraw savings whenever you need to, losing that two weeks period worth of interest. Bank savings deposits are treated as an expense in your budget and your savings is only treated as income when you withdraw or when we "cash in" at the end of the game.

Task #6 - SECOND PERSONAL LIFE REPORT

Your second budget and first political happening report are due today:

1. Income
 - a) reserve carry-over from first budget
 - b) job
2. Expenses
 - a) rent and utilities
 - b) household expenses
 - c) Savings deposit
 - d) miscellaneous (clothing, entertainment, transportation)
3. Reserve (subtract 2 from 1)
4. Plus or minus Fate Box #1 (5 pts)
5. Final reserve

Task #7 - STOCK INVESTMENT

Time now to take a chance and make your money grow through investment. Our first type will be the stock market. Choose a "portfolio" of stock, common or preferred, from the newspaper stock listings. Describe your portfolio

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in your notebook by indicating the name of the company(ies), number of shares purchased, and today's market price as determined by the newspaper or T.V. You must go to your class stockbroker and "buy" the stock paying a 1% commission on either regular stock or the class mutual funds. (You will pay an additional 1% when you sell.) Hereafter, you will follow and record the progress of your stock. You will occasionally be required to report on the progress (or disappointment) of your stock's market price. Listed stock market prices will be found in financial sections of most newspapers and the market price of the mutual funds will be announced periodically. (They will fluctuate \$1.00 either way for every \$100 worth of profit.) You may sell and buy new stock at any time during the assignment. At the end of the project, students will report their market activity with a paragraph describing the success of their investments. Incidentally, at this point in the assignment and by tragic (????) coincidence, Uncle Clarence dies and leaves everybody an additional \$500. (How he loved all his nieces and nephews!) This might come in handy with your stock investment.

Task #8 - THIRD PERSONAL LIFE REPORT

1. Income
 - a) reserve carryover from second budget
 - b) job
 - c) inheritance
2. Expenses
 - a) rent
 - b) household expenses
 - c) additional savings (optional)
 - d) stock investment including 1% commission
 - e) miscellaneous (clothing, entertainment, transportation)
3. Reserve (subtract 2 from 1)
4. Plus or minus Fate Box #1 (5 pts)
5. Report on stock purchase (5 pts)

Task #9 - CHOOSE A NEW POLITICAL HAPPENING ASSIGNMENT

Task #10 - FOURTH PERSONAL LIFE REPORT

Your next budget and political happening report is "free" in the sense that no new categories of income or expense are added. Continue with same items.

1. Income
 - a) reserve carryover from third budget
 - b) job
2. Expenses
 - a) rent and utilities
 - b) household expense
 - c) additional savings (optional)
 - d) additional stock (optional)
 - e) miscellaneous

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3. Reserve
4. Plus or minus Fate Box #1 (5pts)
5. Final reserve
6. Political happening (20 pts)

Task #11 - AUTO AND AUTO INSURANCE

You have decided that you can finally afford wheels. Buy any car--new or used by either paying cash (if you can afford it!) or financing through the class banks. Use an actual car dealer, newspaper ad or Kelly Blue Book to determine the price of your car and equipment. In your notebook, describe the make, year, model, body-type, equipment and cash price of your car (add 6% for sales tax and \$50 for registration). If you are financing, describe:

1. Total cash price plus tax and registration.
 - a) down payment
2. Amount to be financed (balance due).
3. Finance charge (cost of financing - your bank will tell you).
4. Deferred payment price (total 2 and 3) (total bank loan).
5. Annual percentage of interest (bank will tell you).
6. Number of bi-weekly payments and amount of each (banker will tell you--all loans are for three years).

You must also buy some auto insurance. All teenage driving records and neighborhoods differ, so let's agree on a "grand average" rate of \$450 per year, payable on a bi-weekly basis.

Task #12 - FIFTH PERSONAL LIFE REPORT

Your next budget and political happening report is due today. You must hand in your car description along with your budget.

1. Income
 - a) reserve from fourth budget
 - b) job
2. Expenses
 - a) rent
 - b) household expenses
 - c) additional savings (optional)
 - d) additional stock (optional)
 - e) auto - full cash price plus tax if paying cash
 - f) auto - first bi-weekly payment if financing
 - g) auto insurance (450 ÷ 26)
 - h) gasoline (estimate your bi-weekly mileage - multiply by current rate you pay for gas in real life.
 - i) miscellaneous (clothing and entertainment)

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3. Reserve
4. Plus or minus Fate Box #1. (10 pts)

Task #13 - CREDIT PURCHASE

You are to make a credit (installment) purchase. Purchase \$200 worth of anything you want and borrow the money from the class banks. The bank will indicate all of the essentials to you and you must record the following in your notebook:

1. Item purchased plus 6% sales tax.
2. Down payment (include in budget)
3. Total amount being borrowed (financed)
4. Finance charge
5. Deferred payment price (3 + 4)
6. Annual percentage rate of interest.
7. Number of bi-weekly payments and amount of each (all loans are for two years).

Task #14 - SIXTH PERSONAL LIFE REPORT

Your sixth personal life report is due today. In addition to your budget, please hand in the description of your credit purchase described in Task #13 and a report on your earlier stock purchase and possible dividends payable.

1. Income
 - a) reserve from fifth budget
 - b) job
 - c) stock dividend (check "yield" in newspapers)
2. Expenses
 - a) rent
 - b) household
 - c) additional savings (optional)
 - d) additional stock (optional)
 - e) auto - bi-weekly payment if you financed
 - f) auto insurance - bi-weekly payment
 - g) gasoline
 - h) credit item - down payment
 - i) credit item - bi-weekly payment
 - j) miscellaneous (clothing and entertainment)
3. Reserve
4. Plus or minus Fate Box #1 (10 pts)
5. Final Reserve (20 pts)

Task #15 - SEVENTH PERSONAL LIFE REPORT

The seventh report is another free one and the last one of the first semester. No new categories of income or expense, but use the free time to check to see how you are doing and re-evaluate your expenses and investments at the end of the first half of the project. Do you wish to change your stock portfolio? -- Cash in some of your savings? -- Pay off part of your loan? How about some furniture? And most important, are you winning or losing life's game? We will continue into next semester and you will receive a new ditto for part two of the project at the beginning of the semester.

1. Income
 - a) reserve from sixth budget
 - b) job
 - c) any desired cash-in of savings or stock at the end of first semester (optional). Reminder -- if you decide to do this, have you paid a brokers' commission and have you included your compounded interest on savings?
2. Expenses
 - a) rent
 - b) household
 - c) additional savings (optional)
 - d) additional stock (optional)
 - e) auto -- bi-weekly payment
 - f) auto insurance -- bi-weekly payment
 - g) gasoline
 - h) credit item - bi-weekly payment
 - i) new furniture (optional)
 - j) miscellaneous (clothing and entertainment)
3. Reserve
4. Plus or minus Fate Box #1 (5 pts)

The married couples Fate Box #3 will be used today to begin second semester.

Again, budgets and political happenings continue into second semester when you switch from American Government to Economics or vice versa. If married couples split into different periods, they have the option of "getting divorced" or continuing to work together even though you are in different classes. New bankers and brokers will be chosen for second semester classes.

SUMMARY OF SPECIAL CLASS BUSINESSES -- RULES AND BASIC PROCEDURES

1. Class Bank
 - a) at least two per class, four to five students in each
 - b) must collectively keep all records and submit at end of project
 - c) must report financial position to class at least once every two weeks
 - d) receive "deposit liabilities" (savings) from all other kids paying an interest rate of 5% compounded each computation on savings. All students will establish an account during second personal life report.

- e) may lend out money to other kids in class according to the current federal reserve ratio (ratio of cash to loans) charging a fair interest rate in line with the current federal reserve discount rate (what the bank pays the federal reserve for monies it needs to borrow).
- f) All banks will have a certain amount of "cash in their vault." (Proceeds of savings received) They must pretend to keep some of it in a "reserve account" with their federal reserve district bank. Banks will also receive income from "loans" (total amount owed by all students including interest). In extending loans, the bank does not physically give up cash. It merely credits the individuals savings account by the amount being borrowed so long as the total amount of credit extended does not exceed the total cash in vault and reserve account by the amount of the current reserve ratio. (Example: If reserve ratio is 1:10 — then for every \$10 worth of loans credited to students savings, the class bank must have \$1 in either cash or in its account with the federal reserve. All of these items will represent the banks assets.)
- g) The banks will keep careful records of all savings received (less withdrawals). This represents money owed to depositors. We shall call the savings to date (less withdrawals) plus the interest, paid "deposit liabilities." Remember, these savings consist of both the "primary deposits" (amount deposited by students) and "derivative deposits" (amount credited to savings as the result of student loans).
- h) The difference between the banks assets (section f) and these deposit liabilities make up the banks net worth. Net worth may further be subclassified as surplus (simply unused profit) and capital stock (the amount divided and taken home by the student owners — all right!). It will be the bankers decision as to how much will be divided amongst the owners and how much will be kept in surplus.
- i) Therefore, the banks balance sheet or financial statement should look like this:

<u>Assets</u>	<u>Liabilities and Net Worth</u>
1. cash in vault	1. deposit liabilities
2. reserve account	2. surplus
3. loans	3. capital stock
<u>TOTAL ASSETS</u>	<u>TOTAL LIABILITIES AND NET WORTH</u>

Both sides should balance

Of course, subsidiary accounting must also be done, such as:

1. Name of each student, amount of savings, withdrawals against savings, interest on savings owed, amount credited to account on loans. Savings minus withdrawals and plus interest paid equals "deposit liabilities."
2. Name of each student, amount of this loan, including interest and any payments made against the loan. The total amount of all

students still owed equals the "loan" figure on balance sheet.
The amount already paid goes into "cash on hand" or reserve account.

2. Mutual Funds

- a) Two groups per class -- four to five students in each.
- b) Hold meetings at least once every two weeks.
- c) Each fund chooses a stock portfolio (aggressive - conservative or mixed). They then announce portfolio to class -- decide how much money they need and "sell stock in themselves" to all interested students. (Fund decides on a "par value" and should choose a name for the fund.)
- d) Hereafter, the fund's stock fluctuates in market value as follows:
 - 1) up \$100 per share for each additional \$100 worth of profit
 - 2) down \$1.00 per share for each \$100 of loss
- e) Company must also determine a divident per share. They will announce to class when they give their report every two weeks. They will also announce changes in their portfolio. Failure to pay a dividend for two computations in a row will drop the funds market value another dollar per share.
- f) Suggested accounting for fund in addition to specific records of participant students, monies collected, dividends paid and stocks purchased, fund members should do the following statement:
 - 1) Income
 - (a) retained earnings from previous period
 - (b) sale of fund stock - this period
 - (c) portfolio gain - this period
 - (d) portfolio dividend income - this period
 - (e) portfolio sales - this period
 - 2) Expenses
 - (a) new portfolio purchases - this period
 - (b) dividend payout - this period
 - (c) portfolio loss - this period
 - 3) Gross Income
 - 4) Less partnership draw (decision made by fund members)
 - 5) Equal retained earnings
- g) Students must purchase mutual fund stock from class stock-brokers and pay the usual 1% commission -- buying and selling.

3. Class Stockbrokers

- a) 3-5 per class
- b) keep special "buy-sell" sheet records
- c) charge other students a 1% brokers commission when buying or selling

d) brokers keep all commissions and turn in all records at end of the semester with a summary statement of all of his activity at the end of the assignment

4. Grading for Class Businesses

Ten points extra credit each member.

GOVERNMENT AND ECONOMICS

SENIOR ECONOMIC AND POLITICAL SURVIVAL PROJECT

Second Semester

General Statement

Part two of our project continues with additional budgetary problems and political happenings. In terms of the budget, part two will highlight an array of new opportunities for investment and new expense situations, including new items needed for the home and even a vacation. In terms of political happenings, several entirely new situations and assignment formats (such as debates) will be added. The class "businesses" such as the bank, stock brokers and mutual fund will be continued and enhanced. An example of this enhancement will be that, from now on, the stockbrokers will be called "investment brokers" as they will deal with several new types of investments as well as stock.

Task #16 - NEW INVESTMENTS

New opportunities to make your income grow. Choose at least one of the following investment possibilities, research them, describe the specifics (name of company, type of commodity, location of real estate, all prices, terms of financing and commissions) and follow the appreciation of your investments until the end of the semester. You may purchase several of these investment situations from your class stockbroker (forthwith to be called "investment broker") and you may finance others through the class bank. Include in your report your reasons for choosing a particular investment.

1. Commodities (Chicago Board of Trade) -- state amount, type, pay "asked price" plus 1% commission to class "investment broker" (you will receive "BID PRICE" less 1% commission when selling).
2. Small piece of land -- Research location and developer; obtain and pay market price by putting 10% down and financing the rest through the class bank. When selling, you will determine new market price, subtract amount of mortgage still due, a 6% realtor fee, and compute your profit.
3. Corporate bonds -- State type, company, number, pay market price plus a 1% commission to class brokers. When selling, you will receive new market price less 1% commission.
4. Antiques (furnishings, classic cars, art, books, musical instruments, old toys, Persian rugs, old comics, whatever!) -- Finance through bank or pay cash. Determine profit at end of semester. Describe specifically.
5. Coins, stamps, gold, and silver -- Research type, prices, market value through coin stores (numismatists). Describe amount invested, finance through class bank, determine profit at end of semester.

6. What did we forget? (Any other type or style of investment that you can think of. Clear with teacher.)
7. Money-market funds, T-bills, or other long-term investments requiring minimums.

Task #17 - EIGHTH PERSONAL LIFE REPORT

1. Income
 - a) reserve from ninth report
 - b) job
 - c) any income from bank withdrawal, new loan or investment sale
2. Expenses
 - a) rent
 - b) household
 - c) additional savings (optional)
 - d) additional stock (optional)
 - e) auto--bi-weekly payment
 - f) auto insurance - by-weekly payment
 - g) gasoline
 - h) credit - by-weekly payment
 - i) new investment #1 - full amount or first payment (also include any down payment)
 - j) new investment #2 - full amount or first payment
 - k) miscellaneous
3. Reserve
4. Plus or minus Fate Box #1
(15 points - 5 for budget
10 for investment descriptions)
5. Married couples Fate Box #3
6. Sign up for contributions to "baby shower" party (10 pts)

Task #18 - HEALTH INSURANCE AND ASSURANCE

As the guy who was hit by a truck once put it, lately I've felt a little "run-down." While you realize that it is probably just a temporary bug, you have decided to heed the advice of those who have told you to consider protecting yourself financially (as well as physically) from health problems.

1. Call a health insurance company (Blue Cross, Kaiser, Ross-Loos, Blue Shield, Major Medical, etc.) and find out about a health plan that would fit your personal needs. Describe it specifically (i.e. exact coverage and benefits) and compute a "bi-weekly" premium.
2. The second part of your sudden health kick is to join some kind of recreation program (health spa, racquetball club, tennis, swimming, whatever). Again, call, research, and describe your specific program and compute a bi-weekly membership fee. As an alternative,

you may budget a recreational activity, such as skiing, tennis, or golf, including cost of equipment and necessary transportation.

Task #19 - NINTH PERSONAL LIFE REPORT

1. Income
 - a) reserve from seventh budget
 - b) job (add 8% cost of living factor for a raise)
 - c) any income from bank withdrawal, new loan or investment sale
2. Expenses
 - a) rent
 - b) household
 - c) additional savings (optional)
 - d) additional stock (optional)
 - e) auto - bi-weekly payment
 - f) auto insurance - bi-weekly payment
 - g) gasoline (5% increase)
 - h) credit - bi-weekly payment
 - i) health insurance - bi-weekly premium
 - j) recreation club - bi-weekly fee or total cost
 - k) payment on previous investment (optional)
 - l) miscellaneous (clothing and entertainment)
3. Reserve
- 4) Plus or minus Fate Box #1 (15 points
 - 5 for budget
 - 10 for health insurance and rec club description)

No Political Happening due this time.

Task #20 - Choose a political happening. This one may be presented orally to class.

Task #21 - Time has passed and those two or three pieces of furniture just don't make it anymore. You must buy at least \$100 more for the next budget.

Task #22 - TENTH PERSONAL LIFE REPORT

1. Income
 - a) reserve from eighth budget
 - b) job (add an 8% "cost-of-living factor" raise
 - c) any income from bank withdrawal, new loan or investment sale
2. Expenses
 - a) rent
 - b) household
 - c) additional savings (optional)
 - d) additional stock (optional)
 - e) auto - bi-weekly payment
 - f) auto insurance - bi-weekly payment

- g) gasoline (add a 5% inflation factor)
- h) credit - bi-weekly payment
- i) health insurance - bi-weekly payment
- j) recreation club - bi-weekly fee
- k) new furniture (if financing, indicate first bi-weekly payment)
- l) miscellaneous

3. Reserve

4. Plus or minus Fate Box #1

5. Political happening (20 pts)

Task #23 - VACATION

You have been working hard all year on budgets and political happenings, so you deserve a vacation! You must plan and specifically describe a good, enjoyable, relaxing holiday for yourself. It must be planned for a minimum of seven days and you must include a list of all transportation sources, hotels, sightseeing, and entertainment, and other vacation amenities with of course, a list of all fares (or gas and other auto expense if you are driving), hotel rates for all days, estimated costs of all meals, admissions, taxes, gratuities, nightclub minimums, etc. Again, all possible items must be listed and quoted prices must be realistic for a minimum stay of seven days. Include daily itinerary and a budget of necessary expenses divided into categories (transportation, meals, sightseeing, accommodations, etc.). Whatever you are willing to spend on this vacation will be matched by your instructors.

Task #24 - ELEVENTH PERSONAL LIFE REPORT

- 1. Income
 - a) reserve from tenth budget
 - b) job
 - c) any income from bank withdrawal, new loan or investment sale
 - d) matching funds for vacation budget
- 2. Expenses
 - a) rent
 - b) household
 - c) additional savings (optional)
 - d) additional stock (optional)
 - e) auto - bi-weekly payment
 - f) auto insurance - bi-weekly payment
 - g) gasoline (another 2% inflation factor)
 - h) credit - bi-weekly payment
 - i) health insurance - bi-weekly payment
 - j) recreation club - bi-weekly payment
 - k) new furniture payment (if financing)
 - l) payment - new investment #1
 - m) vacation - total cost
 - n) miscellaneous

3. Reserve

4. Plus or minus Fate Box #1

(No political happening due this time)

(25 points - 5 for budget

20 for specific description of vacation and itemization
of all vacation costs)

Task #31 - ENOUGH ALREADY!!! (Final Report and Budget)

With great sadness, emotion, auld lang syne and sharpening of budget-weary pencils, the time has come to terminate the economic and political survival project. We hope that you have found this to be an eye-opening learning experience, and that you have had some fun along the way. We shall now report on, and cash in all of our investments, pay some taxes on our income, pay off all of our debts, divorce our spouses, and do one final budget during which we will determine a grand money winner.

Step #1 - Investment cash-in

- a) Go to class bank, have bank compute your latest interest, withdraw all funds. Have bankers tell you the total amount of interest earned on all savings throughout the year - tax purposes.
- b) Sell stock and other investments back to your class investment broker. You will be paid the current market value of your stock times the number of shares, less a 1% brokers sell commission to determine your profit, subtract the market price times number of shares plus commission when you bought from the new amount. Your profit is taxable (50% capital gains) and you will be asked to turn in your weekly tabulation with stock prices. Same story for mutual funds, corporate bonds and commodities.
- c) Cash in any other investments (for real estate, antiques, coins, etc., research an appraisal of market value now. Subtract original price from it to obtain your profit and for real estate add 6% for realtors fees and 2% more for closing costs).

Step #2 - Liquidating debts

Go to class bank and pay the rest of what is owed on all of your debts. Make sure your banker gives you credit for all loans outstanding.

Step #3 - Taxes

Complete a 1040 Federal Income Tax form for your entire yearly income, profit, and expense situation. Itemize deductions if you wish.

Step #4 - Summary paragraph

Along with your stock records, turn in a short paragraph which

states how you did in the entire game, how your investments fared, (describe all investment profits specifically) how the various fate boxes treated you, and in general what you thought of the entire (X!OX!!!) experience!!!!

Step #5 - Final personal life report

1. Income
 - a) reserve from eleventh budget
 - b) job
 - c) cash in - savings (including interest)
 - d) stock dividend for final quarter
 - e) cash in stock (current market price X number of shares less 1% commission)
 - f) cash in - new investment #1 (new market value less any selling costs)
 - g) tax refund
 - h) blue-book price of automobile sale
2. Expenses
 - a) rent
 - b) household
 - c) any auto debt - full payoff
 - d) auto insurance - bi-weekly payment
 - e) gasoline
 - f) credit item - full payoff
 - g) health insurance - bi-weekly payment
 - h) recreation club - bi-weekly payment
 - i) any furniture financing - full payoff
 - j) new investment #1 - remaining debt
 - k) miscellaneous
 - l) psychiatrist bill (you probably need it)
3. Final Reserve
4. Plus or minus Fate Box #1
5. Grand Final Reserve

Budget	10 pts.
Stock prices	5 pts.
Summary Paragraph	5 pts.
Tax Form	10 pts.
Total	30 pts

Business members (banks, investment brokers, mutual fund members, etc.) turn in all records, accounting sheets, and a brief statement describing the experience and your participation in it.

ECONOMIC AND POLITICAL SURVIVAL PROJECT
FATE BOX #1

Fate Box #1 is merely a collection of "situations" on small slips of paper that are placed in a box. The students themselves create these situations and the situation may be a positive "lucky" one or a negative "unlucky" event. There are \$200 limitations to these predicaments. On budget days, students randomly draw from the box and must add or subtract their situation from their budgets at the last minute just before the assignment is due. The object is to teach the student that a last minute unexpected occurrence (good or bad) can drastically change an otherwise well-planned budget and necessitate sudden adaptation.

Below are some representative samples of fate box #1 situations created by the students:

"Win a major magazine sponsored contest. Collect \$200."

"You were walking down the street and tripped over a loose sidewalk pavement. \$150 for hospital care."

"NOT TOO BRIGHT! You tripped over the wire of a living room lamp, broke the lamp and started a small fire which caused \$200 worth of damages. A shady deal and rather shocking."

As you can (ahem!) see the students are encouraged to use humor (bad puns etc.) in creating the fate box situations. It adds to the enjoyment of the assignment.

GOVERNMENT - ECONOMICS SURVIVAL PROJECT

POLITICAL HAPPENING ASSIGNMENT

FATE BOX 2

#1

Well you got your property tax bill and you think it is much too high. So what else is new? You had the same complaint last year. Why don't you stop complaining and do something about it?

Write out a report which you indicate step-by-step the process you must follow in successfully appealing your complaint that the county has assessed the value of your 10 year old custom built home. Consider the following:

1. How do you go about appealing? Be specific!
2. What deadlines must you meet in appealing?
3. How long will it take to follow the proceedings to a successful conclusion?
4. Indicate each of the steps or the procedure to be followed in a situation where you win your appeal and convince the county to reassess the value of your home downward.
5. Is it necessary to get legal advice on a matter such as this or can the average citizen go it alone? If legal advice is needed, what agencies are available to provide it?
6. Where would one go or who should one call for information about their property taxes?

MARRIED COUPLES ONLY - (to be completed together - one paper turned in - same points for both)

YOUR FIRST FIGHT! (All right!)

(and you knew it was going to happen sooner or later)
Nevertheless, you love each other, of course, and you will do anything to save your marriage.

Task 1 - Each of you must list five (5) personality traits of the other that you feel "could stand improvement". There must be two separate lists - one from each mate.

Task 2 - Make up the type of argument that, given your respective personalities, you could have really gotten into very easily. Describe specifically.

Task 3 - Briefly describe five "courses of action" that you could take to save your marriage.

Task 4 - Find, call, or visit a professional marriage counselor or either a private or public agency that is in some way involved with marital counselling.

- a) Write the name and address of such a person or agency.
- b) Find out what specific services are provided by this person or agency and, step by step, the procedures followed in counselling.
(Call or visit; identify yourself as high school students doing a mock marriage assignment; and describe your findings very specifically)
- c) Describe the financial liabilities that must be incurred by the "counselees" for these services.

FATE BOX 2

#2

So you do not like the old shack. Well build your own dream house.

Locate a piece of vacant land within a residential zone in your area. Then answer comprehensively the following questions:

1. What is the exact location of the property? Draw a map showing its location and include the dimensions of the property.
2. What is the approximate market value of the property?
3. What land use zone is it in specifically and what type of residential development is permitted in this zone? Be specific.
4. In outline form, what are the proceedings (city required) that you would have to follow to build a 5 bedroom, 2½ bath home on this property?
5. Draw a floor plan with dimensions noted for each room and for the exterior measurements of the house. Your drawing should also indicate how the home will be placed on the lot.
6. At \$40.00 per square foot, what would be the estimated cost of constructing the house?

MARRIED COUPLES ONLY - (to be completed together - one paper turned in - same points for both)

YOUR MARRIAGE IS IN TROUBLE!

You have had several serious fights in the past and the last one (which took place just today) was so bad that you have both had it.

Task 1 - Each of you must list five personality traits of the other that you feel "need drastic improvement". Two separate lists - one from each mate; make them up using your mate's "real-life" personality as a guide.

Task 2 - Research and describe five courses of action that you could take to save your marriage.

Task 3 - Just in case salvation is impossible, you must prepare yourselves. Call or visit either a private attorney or some public agency and determine and describe the specific steps, procedures, and timetables involved in a DIVORCE ACTION.

Task 4 - Determine and describe the court procedure and the possible types of findings.

Task 5 - (could duplicate Task 4) Determine and describe the possible financial liabilities that could be suffered by either party. Be sure to deal with such things as "community property" and "child support".

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FATE BOX 2

3

Recently you purchased a new sofa. Here it is 3 months later and it is coming apart at the seams. Well you are of course quite torn up about this and you are not about to take such a problem sitting down. However, the furniture shop where you made the purchase contends that it is not responsible for the problem because it did not make the sofa; it no longer carries that manufacturer's line of goods; and because you purchased it on sale.

In a report, answer the following questions:

1. What options, legal and otherwise, are open to you in order to resolve the situation.
2. Which option do you think would be best in resolving this problem? Why? Outline the steps in pursuing to an end the problem by following this option.
3. List the names, addresses and phone numbers of organizations and/or persons that could be of assistance in helping someone faced with this type of consumer problem.
4. What are some ways that you can be sure will prevent you from having this type of problem in future purchases.

FATE BOX 2

#4

Everyone asks you for a donation, but have you ever wondered where all that money goes? Probably not, but you are going to find out anyway.

Choose one charity that exists within your county and provide an analysis of the following:

1. What are the origins of this charity? Where, when, and how did it begin?
2. What is the purpose of the charity? What are some of its goals and accomplishments?
3. What is the organizational structure of the charity? Who runs it? Where are its headquarters? How many employees? Are they part of a state or national organization and what is the relationship?
4. What are the yearly financial needs of the county charity? In other words, how much money do they try to raise each year?
5. What are some of the methods used by the charity to raise this money? If money is not the goal, what methods are used to get the things the charity needs?

FATE BOX 2

5

Well you made the big jump and dipped into your savings (with the help of a loan) to have a pool installed in your yard. The pool is beautiful and a big splash in the neighborhood. However, one month after the pool company has been paid in full you now find that there is serious trouble. The filtering system is completely inoperable and must be replaced at a cost of \$1,300. You know that you followed the directions to the letter, but the pool company denies any fault and blames you for improper use as the cause.

Well its your money down the drain if you do not do something.

Write a comprehensive outline of the following:

1. What alternatives are open to you in an effort to resolve this problem?
2. Provide a step by step statement of how the pool problem would be solved by following each of these alternative actions.
3. How could this kind of situation be avoided from the beginning?
4. If possible, indicate what it would cost you to pursue each of these alternative actions.

FATE Box 2

#6

Ah yes, marriage. Well man cannot live by love alone. There are legal considerations. Marriage man not be a game but it does help to know the rules;

Outline comprehensively the legal implications of marriage in your state. In completing this, consider the following:

1. How do you get a marriage license? Where do you get one?
2. What information must you supply when you get a marriage license?
3. What are the age requirements for securing a marriage license?
What is considered underage and how do you obtain a license if you are under age?
4. What are the health requirements for obtaining a license?
5. How do state laws deal with foreign marriages and marriages performed in other states?
6. What are the legal advantages and disadvantages of being married?
7. How does marriage affect property rights?

FATE BOX 2

7

Well there are good games, there are bad games and some get rained out. In a "rained out" marriage the result is often noted as a divorce. The more proper term is dissolution. But it can also end with a legal separation or an annulment. Since all three of these are common today, it seems wise to know what they involve.

In a concise but thorough statement, supply the following information:

1. A definition of dissolution, legal separation, annulment. Your definition must be in your own words but must also be legally correct.
2. Outline the legal steps that must be followed to secure each of these.
3. Indicate what the legal status of each marriage partner after a dissolution, legal separation, or an annulment is. What can they do? What can't they do?
4. What happens to property owned by both partners when dissolution, legal separation, or annulment end a marriage?

FATE BOX 2

8

The legal responsibilities of being a parent? The idea of having and raising children implies many responsibilities most of which are common sense. However, the state has some responsibilities that make many of the common sense matters legal matters.

In a report, outline the general legal responsibilities of a parent. In completing this task, consider the following:

1. What is the legal duty of a parent to do the following for a child:
 - a. support
 - b. educate
 - c. control
2. When does a parent not have legal rights to a child's custody and control?
3. How does dissolutionment, legal separation, and annulment affect the responsibilities of a parent for a child?

FATE BOX 2

9

A windfall? Well you could call it that!

Your neighbor's very large ash tree fell on you new Honda Civic and demolished it. You should not have parked it there. After all we all learn very early in life that ashes all fall down. Let us take leave of this fact and confront the root of the problem. You thought you would get a new car out of the deal but your neighbor refuses to pay for the damage. He claims the tree was well trimmed and an act of God is not his fault. So now what ~~do~~ you do?

Write a paper which provides comprehensive answers to the following questions:
You may write the paper in outline form.

1. What legal options are open to you in an effort to recover the cost of the loss of your auto?
2. What should you do first in order to register as fact that his tree did all on your car?
3. In pursuing the courses of action open to you, what exactly is the procedure that would be followed to successfully bring a settlement in your favor?
4. If possible, could you give some estimate of the cost of the actions open to you.

GOVERNMENT-ECONOMICS SURVIVAL PROJECT

POLITICAL HAPPENING ASSIGNMENT

FATE BOX 2

10

Well you know what they always say. "Write your congressman."

Certainly there are enough problems and issues to write about. Of course if you are moved to write your congressman then the issue must be important to you and you must have some good ideas as to what the problem is and how best to solve it.

Choose an issue, problem, or congressional bill that you would like supported or rejected and write a letter to your congressman. In completing this task do the following:

1. Write a letter that is concise yet thorough.
2. The name of your congressman and the address must be correct.
3. Consider this a formal letter and address the congressman as such.
4. Take the matter of writing the letter seriously. Most people at some point in their lives are moved to consider writing such a letter. This experience could pay off later.

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FATE BOX 2

#11

So you don't like the way they run your city. Do something about it.

Put your foot where your mouth is and run for office.

Design a simple campaign that will get you elected to the city council.

Included in your design should be the following:

1. Outline the procedures you would have to follow to get your name on the ballot for a municipal election.
2. Using the posted example as a guide, write up a hypothetical "candidate's statement" that will help to convince voters of your qualifications.
3. Draw a map which shows the location boundaries of the precincts in your city.
4. On separate pieces of paper, illustrate four samples of possible posters or visual (i.e. newspaper, letters , and other types of aids) materials to be used in your campaign.
5. A concise statement of your views on one issue. Include your plans for resolving these problems.

FATE BOX 2

12

What with your mother-in-law moving in and your wife's new set of triplets, you need more room in your house. So you have decided to add on two bedrooms and a bathroom. This will add about 500 square feet to the existing 2000 square feet in your house.

In outline form provide the following information:

1. Summarize the procedures that you would have to follow in securing a building permit in your city. Be thorough.
2. List the names of three architectural firms that would draw the plans for such an addition. If possible, get a rough estimate of what such a firm would charge for this service.
3. Get a sample contract from a general contractor, a xerox or typed copy of one from any source will do, and fill it out as if it were for real. Include after checking with sources, the approximate cost.

FATE BOX 2

13

As an aggressive tax payer, you want some changes. After all things can always be improved. However, you are more than just a big mouth. You put your money and time where your mouth is and go for the action. Let us be the first to congratulate you for your commitment.

In a report, written in outline form, complete the following:

1. Describe something in your county that you want changed. This should be something realistic and significant. Be sure to indicate the present situation and what the situation would be after the change.
2. Explain how you would go about organizing a substantial body of citizens and public sentiment so as to bring about this change. Be thorough. Be specific. Your goal is to get the powers that be to support your desired change.

FATE BOX 2

#14

So you want to fight city hall.

O.K. , but first you need to know how it operates.

Attend a city council or city planning commission meeting. A high school district meeting is also O.K. Then do the following.

1. Draw a diagram of the meeting chamber and indicate the names and titles of all the participants and where they sit.
2. Summarize in detail the procedures and action taken on one important issue. Note the pro and con views of the participants. Refer to both public views and professional views.
3. Staple an agenda to the drawing and summarize.
4. Note: Pick an exciting issue. It is a drag to evaluate dull ones.
A list of meeting times and places is posted.

FATE BOX 2

#15

You are sick and tired. Actually, you are probably not sick and if not tired now, you will be after this assignment!

There is a particular political and/or economic issue today that so bothers you that you have decided to write a letter to the editor of a newspaper.

Choose a federal, state, or local issue. Write a letter to the editor of the newspaper. It would be easiest to write to a local paper. The letter should express your well structured opinion in a maximum of 250 words and should be typed. The form of the letter should include the name and address of the newspaper, the date, should begin with "Dear Editor," your name and address, and your signature. Look in the editorial section of your paper to get some idea about how to write a good letter.

FATE BOX 2

16

So you think you know everything. Well just try explaining political issues.

Choose a political issue and provide the following information written in outline form as noted below:

1. Summarize the issue in as brief a statement as possible.
2. Provide the pro and con viewpoints of the issue. If there are several viewpoints, summarize the important ones. In completing this part of the assignment, you should try to use quotes, identities of persons who represent the various views, and any other pertinent material.
3. Provide a list of sources where you got your information
4. State and explain as briefly as possible your view of the issue.

Some examples of issues would be:

taxes

quality of education

civil rights

capital punishment

abortion

inflation

crime

FATE BOX 2

#17

Health Insurance! yes, health insurance is important. A simple appendectomy could cost you \$2,000 when you add up hospital and doctor fees. If you are lucky, you may work for an employer that provides the health insurance coverage as a part of your employment benefits. However, many employees must provide their own.

You being the conscientious person that you are, you have decided to investigate the possibility of purchasing your own health plan.

Please provide comprehensive answers to the following questions:

1. What type of coverage do the plans offer?
 - a. Hospital
 - b. Accident
 - c. Outpatient
 - d. Doctor visits
 - e. Loss of Limb
 - f. Surgery
 - g. X-Rays
 - h. Medicine
 - i. Loss of sight or hearing
 - j. Convalescence
2. What do the different plans cost?

Note: Some example programs are: Blue Cross

Kaiser

FATE BOX 2

#18

Oh no! Accidents do happen! But why did it have to happen to you?

Now, since you fell off that scaffold while at work you must be an expert on workman's compensation. Perhaps you could be so kind as to answer a few questions in writing. Oh, yes, please be thorough in answering the following:

1. How does the Workman's Compensation program operate?
 - a. Where does the money for Compensation come from?
 - b. What benefits are available?
 - c. Does the employee ever pay for anything?
 - d. What is the employer's role?

FATE BOX 2

19

Your grandfather, whom you have admired since you were a child, has just written a letter expressing concern over his Social Security benefits.

Even though are years and years away from retirement, you too are concerned. You decide to investigate the Social Security system. The following are the questions you hope to have answered. So important are they that you have decided to provide us with Comprehensive answers in writing.

1. How does the Social Security System work for the average American?
 - a. How is the amount deducted from your pay check determined?
 - b. Does your employer pay any money?
How much?
2. What benefits does the system provide?
 - a. How long do you have to work to get the benefits?
 - b. What are the benefits?
 - c. Are there benefits other than the ones you get when you retire?
 - d. Are there age factors affecting the benefits you get?
 - e. Do children whose parents work and pay into social security ever receive benefits?

FATE BOX 2

20

Your neighbor is an ornithologist at heart. However, his own zealous interest has presented you with a problem. His birds, a very large number of them housed in a giant aviary in his back yard, produce an odor that has become intolerable. Moreover, the noise is also intolerable. All-in-all this is a "fowl" situation.

What can you do? While you really do not want to go out on a limb, there are several things you must do.

In a report, outline the procedures you would have to follow to resolve this problem if:

1. You lived in a city.
2. You lived in county owned and controlled territory.

FATE BOX 2

21

No one can pull the wool over your eyes.

Collect 10 different examples of political propaganda (preferably campaign material). Organize them and then in a notebook provide the following information about each example.

1. Indicate what type of propaganda technique each example uses.
Be sure to explain why.
2. Indicate where you got the example.
3. Provide your evaluation of how affective you think this example of propaganda is and where it could be best used.

FATE BOX 2

#22

Well here you are: an average citizen with a wife and two children. You have reached that successful point in your life. You own a \$150,000 home, a camper, and ski boat. You earn \$30,000 a year from your Yogurt Shop.

Well big shot, it looks like you need to have a will to protect your property should you kick the bucket. This of course means going to an attorney and paying some money to have your estate protected.

Answer comprehensively the following:

1. How do you find an attorney for this purpose?
2. What is a rough estimate of the cost for havign an attorney write a will for the average middle class family?
3. Outline the provisions of a typical will? Be comprehensive.

FATE BOX 2

23

Civic Organizations -- which one will you belong to?

Each community is loaded with "civic groups". For example:

Rotary	Chambers of commerce
Lions	American Association of University Women
Elks	League of Women Voters
Kiwanas	Junior Women's Club

There are of course many others.

Select two organizations and answer the following:

1. How did the club get started? What are its local and national organizations?
2. What is the purpose of each organization.
3. How is each organization structured? Who runs it? When do they meet? Where do they meet? How are decisions made? What is the role of the members? How do you become a member?
4. What are some of the community contributions that each organization has made in your area?
5. What are the financial obligations that must be met by someone who joins these groups?

FATE BOX 2

#24

What would you do if you lost your job? Many people who have worked at the same job for years find themselves in this situation. Many of them do not know what to do.

Of course there are a number of public and private agencies that could help you. In a comprehensive report, provide the following information.

1. How can the State Employment Development Department help you?

Outline the procedures by which this agency can help you.

2. How do most private employment agencies work?

What do their services cost?

FATE BOX 2

#25

Have you ever wondered what your taxes paid for? Well probably not often, but you will find out anyway. That is, you will if you do this assignment.

In the city, county, and state, there are a large number of agencies which make use of your property taxes to provide services to people.

Some examples are:

1. Flood Control Districts
2. County Sanitation Districts
3. Fly and Mosquito Abatement District
4. Water Districts
5. Library Districts
6. Lighting Districts
7. Park and Recreation Districts

These are often called special assessment districts. Choose one of these districts and provide the following information.

1. Name and address of the district.
2. Comprehensive list of the services provided by this district.

Use specific examples.

FATE BOX 2

#26

So you and your spouse are expecting. Well let us be the first to congratulate you.

But alas, after all the fun of telling everyone is over, there is the realization that it costs money to have a kid (s). We will bet you could not begin to guess the cost. Well see for yourself by doing the following:

1. Go to three different types of stores (large department, small store specializing in childrens and maternity items, and a discount store). Compare the prices of the following items:

- a. crib w/out mattress
- b. crib mattress
- c. 1 creative play item to be placed on crib
- d. 1 dozen formula bottles
- e. package of bottle nipples
- f. 3 dozen cloth diapers
- g. 3 boxes disposable diapers
- h. 1 container baby powder 14 oz.
- i. 1 bottle baby shampoo 11 or 12 oz.
- j. 1 baby blanket
- k. 1 teddy bear
- l. 1 crib mattress sheet
- m. 1 children's clothes dresser
- n. 1 diaper changing stand
- o. 1 children's car seat (high safety model)
- p. 6 toys of your choide (for infant)
- q. 1 rocking chair
- r. 1 children's carrier to be worn like a back pack
- s. 1 children's coaster (stroller)
- t. 1 porta crib
- u. 3 sets of clothes
- v. 1 tube desitin

2. Cost per month for diaper service.
3. 3 sets of maternity clothes for the mother to be.

If you are a male, you are going to help pay and help change diapers, and you will be the father so it won't hurt to check into all of these costs.

POLITICAL HAPPENING

27

You were shopping at a local super market and spotted what seemed to be a rather tragic situation. The situation was that a little three year old girl was sitting in a shopping cart being pushed by her two rather large and fearsome looking parents. Being mischievous as children often are, the little girl reached over to one of the shelves, grabbed a box of cookies and threw them to the ground, creating a mess. Seeing what had been done, the father went into a rage, lost control, and belted the kid hard four or five times across the face. You noticed streams of blood all over the child's face and the child beginning to go faint. The parents ran quickly as they noticed others watching in horror, and even though no one could catch them whisk the child away, you managed to see, and record, their automobile license as they sped away.

Your assignment is as follows:

1. Research and outline some of the more prevalent forms of, of, and interesting statistics about, child abuse.
2. Research and specifically discuss what you can do about the above incident.
 - a. Which local agencies could help?
 - b. Specifically describe the steps you must take after recording the license number and the steps the agency would take.

BEST COPY AVAILABLE

ECONOMIC AND POLITICAL SURVIVAL PROJECT
FATE BOX #3 (MARRIED COUPLES FATE BOX)

Attached are the slips drawn by married couples from fate box #3. Unlike fate box #1, there are only 5 possibilities and as you will notice, ~~they~~^{they} are much more "cost-specific" than the more informal fate box #1. I have also attached a copy of a certificate that is given to a couple at our "baby shower" party to honor those couples who have "had babies." It's a kind of fun thing, again with the objective of highlighting the event and adding enjoyment to the assignment.

CONGRATULATIONS - IT'S A BOY! A BOUNCING, BUBBLY BUNDLE OF JOY!

Expenses

I. Hospital

Semi-private room (3 days)	\$ 700
Labor and delivery	500
Nursery	200
Anesthesia	400
Lab and blood	100
Pharmacy	150

II. Household

Nursery (crib and other furniture)	\$ 700
Utensils	30
Bath items	30
Diapers	50
Miscellaneous	30

Total Expenses
\$2890

CONGRATULATIONS - IT'S A GIRL! A REAL GEM...AN ABSOLUTE PEARL!

Expenses

I. Hospital

Semi-private room (3 days)	\$ 700
Labor and delivery	500
Nursery	200
Anesthesia	400
Lab and blood	100
Pharmacy	150

II. Household

Nursery (crib and other furniture)	700
Utensils	30
Bath items	30
Diapers	50
Miscellaneous	30

Total Expense
\$2890

THE WHEEL OF FORTUNE REALLY SPINS! CONGRATULATIONS - YOU'VE HAD TWINS!

Expenses

I. Hospital

Semi-private room (3 days)	\$ 700
Labor and delivery	700
Nursery	300
Anesthesia	400
Lab and blood	200
Pharmacy	200

II. Household

Nursery (crib and other furniture)	900
Utensils	60
Bath items	60
Diapers	100
Miscellaneous	60

Total Expense
\$3680

GET READY TO SHED A TEAR

SHE'S BEEN THREATENING.....

AND NOW SHE'S HERE!

YOUR MOTHER-IN-LAW HAS MOVED IN.

ADD \$50 PER BI-WEEKLY (FROM NOW ON) TO YOUR "HOUSEHOLD BUDGET EXPENSE"
BILL. (SHE EATS LIKE A BIRD - A VULTURE!)

YOU WERE THINKING...WELL MAYBEE...
BUT SO FAR.... NO BABY!

CARRY ON WITH SAME EXPENSES

Certificate of Birth

THE ECONOMIC AND POLITICAL SURVIVAL PROJECT
CONGRATULATES THE "PARENTS" LISTED BELOW
ON THE SIMULATED BIRTH OF:

Name _____

Weight _____ Height _____ Color hair _____ Color eyes _____

TO:

Parents _____

AND, IF THERE IS ANYTHING TO BE SAID FOR THE SCIENCE
OF HEREDITY, THIS CHILD WILL PROBABLY DEVELOP THE
FOLLOWING PERSONALITY TRAITS:



[Signature]
CITY CLERK